

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 17-27833-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tracy E Ralph
343 Lakeview Avenue
Ringwood, NJ 07456-2118

Social Security No.:
xxx-xx-4668

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 8/31/17 and a confirmation hearing on such Plan has been scheduled for 11/15/17.

The debtor filed a Modified Plan on 11/16/17 and a confirmation hearing on the Modified Plan is scheduled for 12/6/17. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 20, 2017

JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tracy E Ralph
 Debtor

Case No. 17-27833-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 186

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Nov 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2017.

db
 517044567 Tracy E Ralph, 343 Lakeview Avenue, Ringwood, NJ 07456-2118
 517044568 American Express, PO Box 981537, El Paso, TX 79998-1537
 517044569 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 517167677 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
 517044570 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517044571 Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298
 517044572 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
 517104811 Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
 517044573 Dan Ralph, 343 Lakeview Ave, Ringwood, NJ 07456-2118
 517044577 Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5360
 517044578 +Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
 517089406 Parker McCay, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539
 517044581 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507
 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Corp, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634)
 517057755 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 20 2017 22:37:04 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 20 2017 22:37:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/PDF: gecsedirecoverycorp.com Nov 20 2017 22:49:36 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 517044574 E-mail/Text: mrdiscen@discover.com Nov 20 2017 22:37:03 Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
 517056938 E-mail/Text: mrdiscen@discover.com Nov 20 2017 22:37:03 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517044575 E-mail/Text: bnckohlnotices@becket-lee.com Nov 20 2017 22:37:03 Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
 517044576 E-mail/Text: camanagement@mtb.com Nov 20 2017 22:37:04 M&T Bank, PO Box 844, Buffalo, NY 14240-0844
 517181836 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 20 2017 23:54:02 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 517044579 E-mail/PDF: gecsedirecoverycorp.com Nov 20 2017 22:49:35 SYNCB/Toys R Us, PO Box 965001, Orlando, FL 32896-5001
 517049037 +E-mail/PDF: gecsedirecoverycorp.com Nov 20 2017 22:50:58 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517044580 E-mail/Text: bankruptcy@td.com Nov 20 2017 22:37:05 TD Bank NA, 32 Chestnut St, Lewiston, ME 04240-7744

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517044582* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 186

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Total Noticed: 26

Date Rcvd: Nov 20, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2017 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermccay.com,
BKcourtnotices@parkermccay.com
Brian Gregory Hannon on behalf of Debtor Tracy E Ralph bhannon@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5